

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeffrey Matthew Moczydowski
Michelle Renee Saunders
Debtors

Case No. 17-02491-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 140

Date Rcvd: Sep 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2017.

db/jdb +Jeffrey Matthew Moczydowski, Michelle Renee Saunders, 84 Mohawk Trail, Albrightsville, PA 18210-3925
4933976 +ABC Financial Services, PO Box 6800, Sherwood, AR 72124-6800
4933987 ARM, PO Box 129, Thorofare, NJ 08086-0129
4933978 Action Collection, 29 columbia Tpke, Ste 303, Florham Park, NJ 07932-2240
4933979 +Allergy & Arthritis Associates, 600 Mt. Pleasant Avenue, Suite C, Dover, NJ 07801-1621
4933980 +Alliance Financial Management LLC, 1084 route 22 West, Mountainside, NJ 07092-2801
4933981 Ameri Financial Solutions, LLC, PO Box 64488, Baltimore, MD 21264-4488
4933983 +American Trading Company, Robert Casey Lenox Law Firm, 136 Franklin Corner Rd. B2, Lawrenceville, NJ 08648-2586
4933984 +Anesthesia Associates of Morristown, 100 Madison Ave., Morristown, NJ 07960-6136
4933985 +Apex Asset Management, 2501 oregon Place 120, Lancaster, PA 17601-4890
4933986 +Arlington Family Cosmetic Dentistry, 22 Howard Blvd. Suite 202, Mount Arlington, NJ 07856-1532
4933988 +Armac Inc., 71 Passaic Avenue, Florham Park, NJ 07932-3040
4933992 +Bay Area Credit Services, P.O. Box 467600, Atlanta, GA 31146-7600
4933993 +Blue Mountain Hospital, 135 Lafayette Avenue, Palmerton, PA 18071-1518
4933994 +Blue Mountain Hospital, 211 North 12th St., Lehighton, PA 18235-1138
4933995 +Broad Mountain Emergency Physicians, PO Box 37956, Philadelphia, PA 19101-0556
4934005 +CH Hospital of Allentown, PO Box 826348, Philadelphia, PA 19182-6348
4934006 +CH Professional Practice Inc., PO Box 826348, Philadelphia, PA 19182-6348
4934012 CMRE Financial SErvices, INC, 3075 E. Imperial HWY #200, Brea, CA 92821-6753
4934014 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance, 25505 W. 12 Mile Road, Southfield, MI 48034)
4934000 Cardiology Associates, 1605 N. Cedar Crest Blvd., Suite 110B, Allentown, PA 18104-2351
4934001 +Cardiovascular Healthcare Consultants, PO Box 34084, Newark, NJ 07189-0001
4934002 Cazes Family Dentistry, LLC, 358 Naughright Road, Long Valley, NJ 07853-3806
4934003 Celentando, Stadtmauer, & Walentowicz, Notchview Office Park, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
4934008 +Chase, PO Box 182223, DEP OH1-1272, Columbus, OH 43218-2223
4934010 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
4934011 +Client Services Ins., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
4934013 +Cohen & Schwartz Dental DMD, PA, Village Green Shopping Center, 100 Rt 46 West, Suite 13, Budd Lake, NJ 07828-1706
4934016 +David L. Guinaro, DMD, 143 Lakeside Boulevard, Landing, NJ 07850-1100
4934019 +Efficient Recovery Services, PO Box 522, Brookside, NJ 07926-0522
4934020 Eichenbaum & Stylianou, LLC, 10 forste Ave, PO Box 914, Paramus, NJ 07653-0914
4934022 Emergency Physicians of Saint Claires, PO Box 51028, Newark, NJ 07101-5128
4934023 +Executive Credit Bureau, Inc., 4 Waterloo Road, Stanhope, NJ 07874-2653
4934027 FMA Alliance LTD, PO Box 2409, Houston, TX 77252-2409
4934028 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
(address filed with court: Focus Receivables Management, 1130 Northchase Pkwy, Suite 150, Marietta, GA 30067)
4934024 Family Care Centers Inc., PO Box 827658, Philadelphia, PA 19182-7658
4934025 +First Credit Services, 377 Hoes Lane Suite 200, Piscataway, NJ 08854-4155
4934030 +Foundation Radiology Group, 350 N. Orleans St Fl 8, Dept 6235, Chicago, IL 60654-1975
4934031 +GC Services, PO Box 3346, Houston, TX 77253-3346
4934034 +GSI Recovery LLC, 1260 Broad St. 2, Bloomfield, NJ 07003-3031
4934033 +Gold's Gym Hackettstown, 2045 State Route 57, Hackettstown, NJ 07840-3533
4934039 +HSS Collection Agency LLC, PO Box 116, Cliffside Park, NJ 07010-0116
4934035 +Hackettstown Anesthesia, PO Box 4640, Rutherford, NJ 07070-0464
4934036 Hackettstown Emergency Assoiates, PO Box 3012, Wilmington, DE 19804-0012
4934040 +Hunterdon Medical Center, 2100 Wescott Drive, Flemington, NJ 08822-4604
4934041 IRS, Interanl Revenue Service, Andover, MA 01810-9041
4934046 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
4934047 LDC Collection Systems, PO Box 4775, Trenton, NJ 08650-4775
4934043 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
4934044 +Lakeland Cardiology, 415 Boulevard, Mountain Lakes, NJ 07046-1723
4934045 +Laridian Consulting LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042
4961104 +Lehighton Ambulance Association, P.O. Box 82, 516 Iron St., Lehighton, PA 18235-1913
4934051 MCS Claim Services Inc., 123 Frost Street, Suite 150, Westbury, NY 11590-5027
4934053 MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
4934049 +Mark L. Nichter, PC, 44 South Broadway, White Plains, NY 10601-4425
4934050 +Mauch Chunk Trust Company, 1111 North Street, Jim Thorpe, PA 18229-1716
4934052 Michael Harrison Esq., 3155 route 10 East, Suite 214, Denville, NJ 07834-3430
4934054 +Morris Imaging Assoc, 66 Maple Avenue, Morristown, NJ 07960-5279
4934055 +Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960-6136
4934056 Morristown Memorial Hospital, PO Box 35610, Newark, NJ 07193-5610
4934059 +NBCC, PO Box 16, Irvington, NY 10533-0016
4934062 NJ Motor Vehicle Commission, PO Box 4850, Trenton, NJ 08650-4850
4934062 ++NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149
(address filed with court: Northwest Radiology Associates, 41 Pine Street, Suite 102, Rockaway, NJ 07866)

4934058 +National Recovery, 2491 Paxton St., Harrisburg, PA 17111-1036
 4934063 #+Norman G. Kalina, 49 Shogum Road, Randolph, NJ 07869-3311
 4934066 Nyack Community Ambulance, PO Box 8000, Dept 539, Buffalo, NY 14267-0002
 4934067 +Nyack Hospital, PO Box 10065, Albany, NY 12201-5065
 4934069 +ONCO Diagnostic Laoratory, PO Box 72501, Cleveland, OH 44192-0002
 4934068 Office of The Public Defender, Hughes Justice Complex, 25 Market Street, Po Box 850, Trenton, NJ 08625-0850
 4934070 Otorhinolaryngology Associates, PC, 217 Franklin Avenue, Ste 100, Palmerton, PA 18071-1521
 4934074 ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799
 (address filed with court: People First Federal Credit Union, 2141 Downyflake Lane, Allentown, PA 18103-4774)
 4934077 +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 4934071 +Palmerton Hospital, 135 Lafayette Avenue, Palmerton, PA 18071-1596
 4934072 +Pegasus Emergency Group, PO Box 791, Flemington, NJ 08822-0791
 4934073 +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
 4934075 Pinnacle Credit Services, LLC, 7900 MN-7, St. Louis Park, MN 55426
 4934076 +Pleasant Valley Chiropractic, 110 Shaffer Drive, Suite 101, Brodheadsville, PA 18322-7154
 4934078 Practice Associates Medical Group, PA, PO Box 416457, Boston, MA 02241-6457
 4934079 Professional Anesthesia Services of NA, PO Box 65008, Baltimore, MD 21264-5008
 4934080 Progressive Physician Associates, P.O. Box 678398, Dallas, TX 75267-8398
 4934081 +Progressive Physicians Associates, 100 St. Luke's Lane, Stroudsburg, PA 18360-6217
 4934082 Quest Diagnostics Inc., One Malcolm Ave, Teterboro, NJ 07608-1070
 4934083 Radiologic Associates of NJ, PO Box 10728, Lancaster, PA 17605-0728
 4934084 +Randolph Center for Oral & Maxilofacial, 616 Willow Grove St, Suite 4, Hackettstown, NJ 07840-1779
 4934086 Remix Inc., 307 Wall Street, Princeton, NJ 08540-1515
 4934089 Saint Claire's Hospital, PO Box 35577, Newark, NJ 07193-5577
 4934090 Shaymala Parimi, MD, 2020 NJ-57, Hackettstown, NJ 07840
 4934091 St. Claire's 26a Revenue Guard, PO Box 28315, New York, NY 10087-8315
 4934092 +St. Luke's Cardiology Associates, 1469 Eight Avenue, Bethlehem, PA 18018-2256
 4934093 +St. Luke's Emergency Physician Spec., PO Box 5386, Bethlehem, PA 18015-0386
 4934094 +St. Luke's Emergency Physician Specialis, P.O. Box 5386, Bethlehem, PA 18015-0386
 4934096 +St. Luke's Hospital, 801 Ostrum St., Bethlehem, PA 18015-1065
 4934095 St. Luke's Hospital, Bethlehem Campus, Lock Box 8187, P.O. Box 8500, Philadelphia, PA 19178-8187
 4934097 St. Luke's Hospital Allentown Campus, Lockbox 7497, P.O. Box 8500, Philadelphia, PA 19178-7497
 4934098 +St. Luke's Hospital Monroe Campus, 100 St. Luke's Lane, Stroudsburg, PA 18360-6217
 4934099 +St. Luke's Miner's Memorial Hospital, 360 W. Ruddle Street, Coaldale, PA 18218-1099
 4934100 St. Luke's Monroe Campus, P.O. Box 780629, Philadelphia, PA 19178-0629
 4934101 St. Luke's Physician Group, Box 4096 PO Box 8500, Philadelphia, PA 19178-4096
 4934102 St. Luke's University Health Network, PO Box 780629, Philadelphia, PA 19178-0629
 4934106 +The Vascular Center, 3735 Nazareth Rd., Suite 206, Easton, PA 18045-8346
 4934109 #+Transworld Systems Inc., 2 Huntington Quadrangle, Suite 3N02, Melville, NY 11747-4510
 4934110 +Tri-County Orthopedics & Sports Medicine, 376 Lafayette Road, Suite 103, Route 15 South, Sparta, NJ 07871-3560
 4934111 United Collection Bureau, Inc., PO Box 140190, Toledo, OH 43614-0190
 4934112 Valley Pathology Associates, Inc., PO Box 30309, Charleston, SC 29417-0309
 4934115 WCCC Bookstore, 475 Route 57 W, Washington, NJ 07882-4343
 4934037 +hackettstown Radiology Associates, PO Box 655, Hackettstown, NJ 07840-0655

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +E-mail/Text: wschwab@iq7technology.com Sep 28 2017 18:59:39 William G Schwab (Trustee),

William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235-0056
 4933977 +E-mail/Text: mreed@affcollections.com Sep 28 2017 18:59:23 Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
 4933982 +EDI: RMCB.COM Sep 28 2017 18:58:00 American Medical Collection Agency, 2269 S. Saw Mill River Rd. Building 3, Elmsford, NY 10523-3848
 4933990 EDI: BANKAMER2.COM Sep 28 2017 18:58:00 Bank of America, P.O.Box 25118, Tampa, FL 33622-5118
 4933989 EDI: BANKAMER.COM Sep 28 2017 18:58:00 Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
 4933991 +EDI: TSYS2.COM Sep 28 2017 18:58:00 Barclay Bank DE, PO Box 8803, Wilmington, DE 19899-8803
 4933996 +E-mail/Text: bankruptcy@usecapital.com Sep 28 2017 18:59:46 Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
 4933997 E-mail/Text: clientrep@capitalcollects.com Sep 28 2017 18:59:45 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
 4933998 +E-mail/Text: cms-bk@cms-collect.com Sep 28 2017 18:59:09 Capital Management Services, LP, 726 Exchange St. Suite 700, Buffalo, NY 14210-1464
 4933999 +EDI: CAPITALONE.COM Sep 28 2017 18:58:00 Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
 4934004 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 28 2017 18:59:11 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 4934007 +EDI: CHASE.COM Sep 28 2017 18:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 4934009 +EDI: CITICORP.COM Sep 28 2017 18:58:00 Citi Cards/Citi Bank, P.O. Box 6241, Sioux Falls, SD 57117-6241
 4934015 +EDI: CRFRSTNA.COM Sep 28 2017 18:58:00 Credit First National Assoc., P.O.Box 81315, Cleveland, OH 44188-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4934018 EDI: DISCOVER.COM Sep 28 2017 18:58:00 Discover Bank, P.O. Box 15316,
Wilmington, DE 19850
 4934026 +EDI: BANKAMER.COM Sep 28 2017 18:58:00 Fleet Bank, 2970 Transit Road,
West Seneca, NY 14224-2590
 4934029 +EDI: FORD.COM Sep 28 2017 18:58:00 Ford Motor Credit, PO Box 542000,
Omaha, NE 68154-8000
 4934032 +EDI: RMSC.COM Sep 28 2017 18:58:00 GE Money Bank, 950 Forrer Blvd.,
Kettering, OH 45420-1469
 4934038 E-mail/Text: barbara.pawski@atlantichealth.org Sep 28 2017 18:59:28
Hackettstown Regional Medical Center, Po Box 2, Hackettstown, NJ 07840-0002
 4934017 EDI: IRS.COM Sep 28 2017 18:58:00 Department of Treasury IRS, PO Box 9052,
Andover, MA 01810-9052
 4934042 +E-mail/Text: BKRMailOPS@weltman.com Sep 28 2017 18:59:10 Kay Jewelers, 375 Ghent Rd.,
Akron, OH 44333-4600
 4934048 +EDI: LEADINGEDGE.COM Sep 28 2017 18:58:00 Leading Edge Recovery Solutions,
5440 N. Cumberland Ave., Ste 330, Chicago, IL 60656-1486
 4934060 +E-mail/Text: egssupportservices@egscorp.com Sep 28 2017 18:59:24
NCO Financial Services, Inc., 507 Prudential Road, Horsham, PA 19044-2308
 4934061 +E-mail/Text: bankruptcydepartment@tsico.com Sep 28 2017 18:59:34
NCO Financial Systems, INC., PO Box 15273, Wilmington, DE 19850-5273
 4934339 +EDI: PRA.COM Sep 28 2017 18:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
 4934085 E-mail/Text: bankruptcy@remitcorp.com Sep 28 2017 18:59:16 Remit Corporation,
36 West Main St., PO Box 7, Bloomsburg, PA 17815
 4934087 E-mail/Text: bk@revenuegroup.com Sep 28 2017 18:59:33 Revenue Group,
4780 Hinckley Industrial Pkwy, Suite 200, Cleveland, OH 44109
 4934103 EDI: RMSC.COM Sep 28 2017 18:58:00 SYNCB/Lowe's, P.O. Box 965036,
Orlando, FL 32896-5036
 4934104 EDI: CITICORP.COM Sep 28 2017 18:58:00 The Home Depot/CBNA, P.O. Box 6497,
Sioux Falls, SD 57117-6497
 4934107 +EDI: TCISOLUTIONS.COM Sep 28 2017 18:58:00 Total Card, Inc., 5109 S. Broadband Lane,
Sioux Falls, SD 57108-2208
 4934108 +E-mail/Text: bankruptcydepartment@tsico.com Sep 28 2017 18:59:33 Transworld Systems Inc.,
507 Prudential Road, Horsham, PA 19044-2308
 4934021 EDI: USBANKARS.COM Sep 28 2017 18:58:00 Elan Financial Services, PO Box 108,
Saint Louis, MO 63166
 4934113 EDI: VERIZONCOMB.COM Sep 28 2017 18:59:00 Verizon, PO Box 15124, Albany, NY 12212-5124
 4934114 EDI: WACHOVIA.COM Sep 28 2017 18:58:00 Wachovia Bank, PO Box 50014, VA 7372,
Roanoke, VA 24040-0014

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 4933975 ##A-1 Collection Service, 101 Grovers Mill Road, Suite 303, Lawrenceville, NJ 08648-4706
 4934057 ##NAFS, 165 Lawrence Bell Dr., Suite 100, Po Box 9027, Williamsville, NY 14231-9027
 4934064 ##Norris Imaging Assoc PA, PO Box 809, Berwick, PA 18603-0809
 4934088 ##RJM Acquisitions LLC, 575 Underhill Blvd. Suite 224, Syosset, NY 11791-3416
 4934105 ##+The Medical Center at Budd Lake, 125 Route 46, Budd Lake, NJ 07828-2523

TOTALS: 0, * 1, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2017 at the address(es) listed below:

Howard Gershman on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
Thomas L Lightner on behalf of Joint Debtor Michelle Renee Saunders tlightner@lightnerlaw.com,
sbennett@lightnerlaw.com;r50447@notify.bestcase.com
Thomas L Lightner on behalf of Debtor Jeffrey Matthew Moczydowski tlightner@lightnerlaw.com,
sbennett@lightnerlaw.com;r50447@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 7

Information to identify the case:

Debtor 1 **Jeffrey Matthew Moczydowski**
First Name Middle Name Last Name
Debtor 2 **Michelle Renee Saunders**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8029**
EIN **-----**
Social Security number or ITIN **xxx-xx-3345**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-02491-JJT**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey Matthew Moczydowski
aka Jeffrey M. Moczydowski, aka Jeffrey
Moczydowski

Michelle Renee Saunders
aka Michelle R. Saunders, aka Michelle
Saunders

**By the
court:**



September 28, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.